

The "Terrace," consisting of eight gaunt houses, faced the sea, while the back rooms commanded a view of the ancient little town some half-mile distant. The beach, a waste of shingle, desolate and bare except for a ruined bathing machine and a few pieces of linen drying in the winter sunshine. In the offing tiny steamers left a trail of smoke, while sailingcraft, their canvas glistening in the sun, slowly melted from the sight.

From the front windows of the third story of No. 1 Mrs. Cox, gazing out to sea, sighed softly. The season had been a bad one, and Mr. Cox had been even more troublesome than usual owing to tightness in the money market and the avowed preference of local publicans for cash transactions to assets in chalk and slate.

He had in his earlier days attempted to do a little work,

Mrs. Cox's meditations were disturbed by a knock at the front door. "Glad to see you, my dear," said the visitor, kissing her loudly.

"I've got my Uncle Joseph from London staying with us," continued the visitor, following her into the hall, "so I just got into the train and brought him down for a blow at the

A question on Mrs. Cox's lips died away as a very small man who had been hidden by his niece came into

"My Uncle Joseph," said Mrs. Berry; "Mr. Joseph Piper," she added.

Mr. Piper shook hands, and after a performance on the door-mat, protracted by reason of a festoon of hemp, followed his hostess into the faded drawing-room.

"And Mr. Cox?" inquired Mrs. Berry, in a cold voice.

Mrs. Cox shook her head. "He's been away this last three days," she said, flushing slightly.

"Looking for work?" suggested the

Mrs. Cox nodded, and, placing the tips of her fingers together, fidgeted "Why, where's your marble clock?"

"I never pawned a clock," Piper said, stroking his little gray head.

"I'll go on like this, my dear, till you're ruined," said the sympathetic Mrs. Berry, turning to her friend again; "what'll you do then?"

"Yes, I know," said Mrs. Cox. "I've had a bad season, too, and I'm so anxious about him in spite of it all. I can't sleep at nights for fearing that he's in some trouble. I'm sure I laid awake half last night crying."

"I might have known it was non-" retorted Mrs. Berry, hotly. "Can't you get him to take the pledge,

"I couldn't insult him like that," said Mrs. Cox, with a shiver.

"What Cox wants is a shock," said Mrs. Berry; "you've dropped some crumbs on the carpet, uncle."

Mr. Piper apologized and said he had got his eye on them, and would pick



"My Uncle Joseph," Said Mrs. Berry; "Mr. Joseph Piper," She Said.

them up when he had finished and pick up his niece's at the same time to prevent her stooping.

"If I were you," said Mrs. Berry, emphatically, "I'd get behind with the rent or something and have the brokers in. He'd look rather astonished if he came home and saw a broker's man sitting in a chair-"

"He'd look more astonished if he saw him sitting in a flower-pot," suggested the caustic Mr Piper.

"I couldn't do that," said Mrs. Cox. "I couldn't stand the disgrace, even though I knew I could pay him out. As it is, Cox is always setting his fam-

ily above mine." Anxiety on Mrs. Cox's face was exaggerated on that of Mr. Piper.

'Let uncle pretend to be a broker's man in for the rent," continued the

excitable lady, rapidly. "I look like a broker's man. don't I?" said Mr. Piper, in a voice more than tinged with sarcasm.

"Yes," said his niece, "that's what put it into my head."

"It's very kind of you, dear, and very kind of Mr. Piper," said Mrs. Cox, "but I couldn't think of it, I really couldn't."

"Uncle would be delighted," said Mrs. Berry. Mr. Piper sniffed even as she spoke,

but not at the sea. "And I'll come for him the day after

to-morrow," said Mrs. Berry.

It was the old story of the stronger will; Mrs. Cox after a feeble stand gave way altogether.

Several days after the quiet of the house was broken by the return of its master, whose annoyance, when he found the drawing-room clock stolen and a man in possesion, was alarming in its vehemence. He lectured his wife severely on her mismanagement, and after some hesitation announced his intention of going through her books. Mrs. Cox gave them to him, and, armed with pen and ink and four square inches of pink blotting-paper, he performed feats of balancing which made him a very Blondin of finance.

"I can't help it," said Mrs. Cox, wiping her eyes. "I'm sure I've done all I could to keep a home together.

can't even raise money on anything. Mr. Cox, who had been glancing round the room again, looked up

sharply, "Why not?" he inquired.

"The broker's man," said Mrs. Cox, nervously; "he's made an inventory of everything, and he holds us responsible.

Mr. Piper, who was already very tired of his imprisonment, looked up curiously as he heard the door pushed



Sat Down to Wait as Patiently as He Could.

open, and discovered an elderly gentleman with an appearance of great stateliness staring at him. In the ordinary way he was one of the meekest of men, but the insolence of this stare was outrageous. Mr. Piper, opening his mild blue eyes wide, stared back. Whereupon Mr. Cox, fumbling in his vest pocket, found a pair of folders, and putting them ast nose, gazed at the pseudo-broker's man with crushing effect.

"Where is your warrant or order, or whatever you call it?" demanded Cox.

"I've complied with the law by showing it once," said Mr. Piper, bluffing, "and I'm not going to show it again.

"Vulture!" Cox cried, in a terrible voice.

"Yes, sir," said the trembling Mr Piper. Mr. Cox waved his hand towards the

window. "Fly," he said, briefly. Mr. Piper tried to form his white

lips into a smile, and his knees trembled beneath him. "Did you hear what I said?" demanded Mr. Cox. "What are you waiting for? If you don't fly out of

the window I'll throw you out." "Don't touch me," screamed Mr. Piper, retreating behind a table, "it's all a mistake. All a joke. I'm not a

broker's man. Ha! ha!" "Eh?" said the other; "not a broker's man? What are you, then?" In eager, trembling tones Mr. Piper told him, and, gathering confidence as he proceeded, related the conversation which had led up to his imposture. Mr. Cox listened in a dazed fashion, and as he concluded threw himself into a chair, and gave way to a terrible outburst of grief.

"The way I've worked for that woman," he said, brokenly, "to think it should come to this! The deceit of the thing; the wickedness of it. My heart is broken; I shall never be the same man again-never!

"I might frighten my wife," mused the amiable Mr. Cox; "it would be a lesson to her not to be deceitful again. And, by Jove, I'll get some money from her to escape with; I know she's got some, and if she hasn't she will have in a day or two. There's a little pub at Newstead, eight miles from here, where we could be as happy as fighting cocks with a fiver or two. And while we're there enjoying ourselves my wife'll be half out of her mind trying to account for your disappearance to Mrs. Berry.

He patted the hesitating Mr. Piper on the back, and letting him out through the garden, indicated the road. Then he returned to the drawingroom, and carefully rumpling his hair, tore his collar from the stud, overturned a couple of chairs and a small table, and sat down to walt as pa-

tiently as he could for the return of

He waited about 20 minutes, and then he heard a key turn in the door below and his wife's footsteps slowly mounting the stairs. By the time she reached the drawing-room his tableau was complete, and she fell back with a faint shrick at the frenzied figure which met her eyes.

"Hush," said the tragedian, putting his finger to his lips.

"Henry, what is it?" cried Mrs. Cox. 'What is the matter?"

"The broker's man," said her husband, in a thrilling whisper. "We had words-he struck me. In a fit of fury I-I-choked him."

"Much?" inquired the bewildered woman.

"Much?" repeated Mr. Cox, frantical-"I've killed him and hidden the body. Now I must escape and fly the country.

The bewilderment on Mrs. Cox's face increased; she was trying to reconcile her husband's statement with a vision of a trim little figure which she had seen ten minutes before with its head tilted backwards studying the sign-post, and which she was now quite certain was Mr. Piper.

"I haven't got anything," asseverated Mrs. Cox. "It's no good looking like that, Henry, I can't make money."

Mr. Cox's reply was interrupted by a loud knock at the hall door, which he was pleased to associate with the police. It gave him a fine opportunity for melodrama, in the midst of which his wife, rightly guessing that Mrs. Berry had returned according to arrangement, went to the door to admit

She followed her friend into the drawing-room, and having shaken hands with Mr. Cox, drew her handkerchief from her pocket and applied it to her eyes.

"She's told me all about it," she said, nodding at Mrs. Cox, "and it's worse than you think, much worse. It isn't a broker's man-it's my poor uncle, Joseph Piper."

"Your uncle!" repeated Mr. Cox, reeling back; "the broker's man your

"See what your joking has led to," Cox said, at last. "I have got to be a wanderer over the face of the earth, all on account of your jokes."

"You get away," said Mrs. Berry, with a warning glance at her friend, and nodding to emphasize her words; "leave us some address to write to, and we must try and scrape £20 or £30 to send you. "Thirty?" said Mr. Cox, hardly able

to believe his ears. Where are we to send the money?"

Mr. Cox affected to consider. "The White Horse, Newstead," he said at length, in a whisper; "better

For the first two days Messrs. Cox and Piper waited with exemplary patience for the remittance, the demands of the landlord, a man of coarse fiber, being met in the meantime by the latter gentleman from his own slender resources. They were both reasonable men, and knew from experience the difficulty of raising money at short notice; but on the fourth day, their funds being nearly exhausted an urgent telegram was dispatched to Mrs. Cox.

"Eh?" said Mr. Piper, in amaze, as he read the reply slow: "'No-need -send-money-Uncle-Joseph - has -come-back.-Berry.' What does it mean? Is she mad?"

Finally Mr. Cox, seized with a bright idea that the telegram had got altered in transmission, went off to the post office and dispatched another, which went straight to the heart of things: "Don't-understand-is - Uncle-Joseph-alive?"

The reply was: "Yes-smoking-in

-drawing-room." "I'll go home and ask to see you," Cox said, flercely; "that'll bring things to a head, I should think."

"And she'll say I've gone back to London, perhaps," said Mr. Piper, gifted with sudden clearness of vision. 'You can't show her up unless you take me with you, and that'll show us up. That's her artfulness; that's Susan all over."

A reply came the following evening from Mrs. Berry herself. It was a long letter, and not only long, but badly written and crossed. It began with the weather, asked after Mr. Cox's health, and referred to the writer's; described with much minuteness a strange headache which had attacked Mrs. Cox, together with a long list of the remedies prescribed and the effects of each, and wound up in an out-of-the-way corner, in a vein of cherry optimism which reduced both readers to the verge of madness.

"Dear Uncle Joseph has quite recovered, and, in spite of a little nervousness-he was always rather timid-at meeting you again, has consented to go to the White Horse to satisfy you that he is alive. I dare say he will be with you as soon as this letter-perhaps help you to read it."

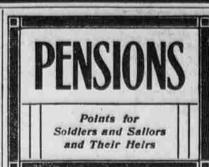
Mr. Piper held up his hand with a startled gesture for silence. The words died away on his friend's lips as a familiar voice was heard in the passage, and the next moment Mrs. Berry entered the room and stood regarding them.

"I ran down by the same train to make sure you came, uncle," she remarked. "How long have you been here?

Mr. Piper moistened his lips and gazed wildly at Mr. Cox for guidance. 'Bout-'bout five minutes," stammered. Mrs. Berry smiled again.

"Ah, I've got another little surprise for you," she said, briskly. "Mrs. Cox was so upset at the idea of being alone while you were a wanderer over the face of the earth, that she and I bave gone into partnership. We have had a proper deed drawn up, so that now there are two of us to look after things. Eh? What did you say?"

"I was just thinking," said Mr. Cox



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Information for soldiers and sailors and their heirs, who are invited to make use of this column for such information as they desire relative to pension matters. Letters stating full name and address of writers should be addressed to C. E. Jones, Washington, D. C. In replying thereto, only the initials of correspondents will be quoted.

Burlington, Col. Query-I am a soldier of the civil war and I receive \$30 per month pension, although I was dishonorably discharged from the service. If I die will my wife be entitled to widow's pension under the act of April 19, 1908, or under the same law under which I am drawing pension? I noticed in your pension column that you informed Mrs. K. W. of Fort Collins, Col., that she was not entitled to window's pension because her husband was dishonorably discharged from his service in the civil war, notwithstanding he receivel pension.-George S. T.

Answer-Your widow would not be entitled to pension under the act of April 19, 1908, for the reason that you ild not receive an honorable discharge from the service. She could, however, receive widow's pension under the general law, provided it can be shown that you die from the disability for which you are pensioned under the general law or from disability otherwise due to service and line of duty.

Phoebus, Va. Query-I am a soldier of the Mexican war, and also of the civil war, and I only receive \$15 per month pension on account of both services. Is it possible for me to obtain any more pension, as I am old and very feeble and the \$15 per month is not sufficient for my support?-Herman B. H.

Answer-When you reach the age of 75 years you will be entitled to \$20 per month pension under the act of February 6, 1907. Your combined service alone would not entitle you to a higher rate of pension than you are receiving under the act of February 6, 1907, or any other act.

Query-I am the father of a sailor who served in the Spanish-American war. I heard from him shortly after his discharge from the service. I have applied for pension, but my claim is held up for proof that he died from disease contracted in the service. I cannot get this proof, as he has not been heard from for nine years. Will not the pension office accept the fact of his death under some law, where presumption of death is accepted after an absence of seven years? He was never married and his mother died before he went into the service.-Edw

Answer-You no doubt refer to the act of March 13, 1896, under which act the death of an enlisted man or officer is considered sufficiently proved if satisfactory evidence is produced showing the continued and unexplained absence from his home and family for a period of seven years, during which period no intelligence of his existence shall have been received. The provisions of said act do not benefit you, as it is necessary for a dependent father, in order to obtain pension, to show not only the fact of the death of his son, but also that his death was due to service and line of duty.

Baltimore, Md.

Query-There is a case in this institution of a woman, the wife of a pensioner. The said pensioner deserted her about five months ago, when she became a hopeless paralytic, and he has refused to contribute towards her support and declares that he does not intend to live with her again or support her. He receives \$55 per month pension. Is there anything that can be done towards her support?-Dr. M.

M. G. Answer-When the period of desertion of six months shall have elapsed. the pensioner's wife should file application under the act of March 3, 1899. for one-half of his pension, provided it can be shown that she is the legal wife of the pensioner, a woman of good moral character and in necessitous circumstances.

New York, N. Y.

Query-Will you please inform me through your pension column the name of the last soldier receiving pension on account of his service in the war of 1812, and the date of his death?-Alex M. A.

Answer-The last surviving pensioned soldier of the war of 1812 was Hiram Cronk of Ava, N. Y., who died May 13, 1905, aged 105 years and 16 days.

Hampton, Va. Query-What is the rate of pension allowed for rupture, almost total deafness of one ear and the other affected, and for the loss of thumb and first finger?-Sergt, X. X.

Answer-The rate of pension al lowed for hernia of one side, not complicated, is \$10 per month; nearly total deafness of one ear and slight of the other, \$15 per month; loss of thumb and index finger, \$12 per month, provided the same are due to service and line of duty.

No Married Men for Him.

H. Elvin, secretary of the National Union of Clerks, mentions that he once received this card from an employer who lives in the north of London: "I am a single man, employ two porters and five clerks. No married man shall ever enter my employ. As far as possible with my tradespeople only deal with those who are single. What else I desire I order froom my I will have nothing to do with dirty, careless, idle and mostly thieving married fools."-Cassell's Saturday Journal.

Aunt Harriet's Omnipotence.

In the Beecher family the name of Mrs. Stowe was often quoted to the rising generation as one having authority. On one occasion a grandniece of Mrs. Stowe became very angry at a playmate and, stamping her foot, said: "I hate you, and I don't want anything more to do with you, nor your man servant, nor your maid servant, nor your ox, nor your ass."

Her mother sternly reproved her, asking her if she knew what she was saying. Little Miss Beecher promptly replied: "Yes, the ten commandmends.

"Well, do you know who wrote them?"

The child, looking disgusted, answered: "Goodness, yes! Aunt Harriet did, I s'pose."-Woman's Journal.

Bloom on the Egg.

"I know these eggs, at least, are fresh," said the young housewife. "As I took them from the basket, a white bloom, like the down of a peach, came off my hands."

Her husband, a food expert, gave a

sneering laugh. "In that case," he said, "I will forego my usual morning omelette. That bloom, as you so poetically call it is lime dust. It shows that the eggs are pickled. Lime dust, which rubs off like flour, is the surest test we have for pickled eggs-a not unwholesome

article, but not to be compared with

the new-laid sort."

Anticipating Misfortune.

Not only do we suffer much in the anticipation of evil, as "Noah lived many years under the affliction of a flood, and Jerusalem was taken unto Jeremy before it was besieged," but we often distress ourselves greatly in the apprehension of misfortunes which, after all, never happen at all. We should do our best and wait calmly the result. We often hear of people breaking down from overwork, but in nine cases out of ten they are really suffering from worry and anxiety.-Sir John Lubbock.

Wanted the Painkiller.

Ruland Whenever two-year-old bumped his inquisitive head or bruised his adventurous body a bottle of some good old-fashioned lotion was brought out and some of its soothing contents applied to the injured part. Recently Ruland received his first spanking, an experience which was to him totally new, strange and mystifying. About all he understood of it was that it hurt and immediately after being allowed to wriggle off of the maternal knee he toddled toward the shelf on which stood his old friend, the bottle, and with hands upraised cried implor-

"Botty, botty, give Wuland botty twick."-Kansas City Times.

Rather Hard.

The messenger entered the palace with the dispatches.

"Brimstone and asphalt!" ejaculated Castro, as he read the yellow slip. 'Holland threatens to spank us."

"Well, what of it, your excellency?" responded the secretary. "Other nations have threatened to do the same."

"Yes, but, confound it, this is a spanking that will hurt. The Dutch wear wooden shoes.'

Lives Lost in the Industries.

The construction of every skyscraper claims an average of at least three victims, and of the 19,000,000 industrial workers in this country 500,000 are killed or maimed every year.

## Trip to Florida Free

I will pay your railroad fare to Hilliard, Florida, from any point in Ohlo, Indiana, Tennessee, or Kentucky, any day during December, If you buy a 10-acre truck farm for \$210 in the North Florida Fruit and Truck Farm District, 30 miles from Jacksonville, which will earn \$2,000 to \$3,000 a year.

Sixty-two men took advantage of the homeseekers' excursion to Hilliard on November 24th and they bought II4 farms. Each was given a lot in Hilliard free.

You are offered the same advantages. Write quick. The nearest unsold farm to town will be reserved and accommodations at our headquarters will be arranged for you.

## Read Every Line of this Advertisement

year. Here is what my company of-

I will send you full details of investment and sell at 100% advance by the end of the first this offer, plat of the truck farms. portfolio of pictures of the farms, the new improvements and the town of Hilliard and a book about the wonderful development of truck farming in Northern Florida. I will reserve for you, the moment I get your postal or letter stating that you want particulars and may go to Hilliard, the nearest farm to the town of Hilliard then unsold and hold it until you make your

trip. My proposition to pay your railroad fare is good any day during December. I will arrange so you can secure 10 acres of this land in the heart of the North Florida Fruit and Truck Farm District near Jacksonville at \$10 a month, and besides I will give you a building lot 25x125 feet absolutely free in the town of Hilliard adjoining these farms. Many fruit and truck farms in the Jacksonville district net \$250 to \$500 per acre every year.

farms. Many fruit and truck farms in the Jacksonville district net \$250 to \$600 per acre every year.

This is the kind you buy at \$10 per mosth. Do you know that the great Atlantic Coast cities and cities as far west as Omaha depend absolutely on the Florida Fruit and Truck farms for early February. March and April strawberries, celery, Irish potatoes, cabbage, lettuce and radishes? With one of these farms you can have an income that can be depended on year after year and you can get it if you save just \$10 a month.

No laterest and no taxes till payments are completed. You don't have to pioneer—these Fruit and Truck Farms are in the heart of civilization—near Jacksonville and less than two miles from the Atlantic Coast Line Railroad, which has a big twenty-car switch track at Hillard, a thrifty little city with telegraph, long distance telephone, two schools, churches, three general stores, and these North Florida Fruit and Truck Farms join on to and are a part of this growing town.

What 10 acres means to your First—a money making investment and a home in the finest all year 'round climate in the world. Northern, Florida. Is warm in winter and there are no extremes of heat in summer.

Second—you can make a good living, eat June vegetables and fruits in January and sell your crops for cash, and ears from \$2,000 to \$5,000 each year.

Third—These North Florida Fruit and Truck Farms are all upland, no swamps, rich sand loam and will grow the finest fruits and vegetables surer, better and more to the acre than in any other section of the South. Every acre in every 10-acre farm is tiliable land.

Fourth—You don't have to know farming to make one of these 10-acre farms pay you big money.

Here is what my company offers you!

I will have delivered to you
immediately upon receipt of
your application for one of these
10-acre North Florida Fruit and
Truck farms a certificate of purchase which is issued by the
Chicage Title & Trust Co.; capital \$5,000,000.

The title to the entire tract is
held in trust for the benefit of
purchasers by the Chicago Title
& Trust Company, one of the
strongest, safest and best guarantee title and trust companies
in the United States.

Ask your banker or lawyer
about the safety of title to land
issued under its guarantee
by the Chicago Title & Trust Company, and satisfy yourself. The
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In the residence lot which the
heavens for rain. There is no
chance for failure of crop. The
rainfall in Northern Florida averages 80 inches and comes
every month in the year. It always has rained 80 inches or
more as long as any farmer,
now living in Florida, can remember, and always will.

You owe it to yourself to take
advantage of this opportunity.
There never was a time when a
land company would pay the
railroad fare of a purchaser
from his home town, of as small
a tract as 10 acres at \$21 an
acre. More than 500 farms have
been sold in less than 6 months,
and we want to sell a thousand
more farms during this winter.
I am, therefore, willing to apply
the amount of your ticket from
your town to Hilliard one way
to your monthly payments if you
buy a 10-acre farm from us because I know you for the

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